

Information to identify the case:

Debtor 1	Brian W. Wolfe	Social Security number or ITIN	xxx-xx-9922
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10829-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian W. Wolfe

1/10/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian W. Wolfe
Debtor

Case No. 17-10829-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jan 10, 2023

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2023:

Recip ID	Recipient Name and Address
db	+ Brian W. Wolfe, 5713 Doc Walker Road, Parker, PA 16049-4621
14674443	+ Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
14684913	+ Northwest Bank, PO Box 337, Warren PA 16365-0337
14674448	+ Northwest Consumer Discount, 1288 Liberty Street, Franklin, PA 16323-1322

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 11 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2023 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 11 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2023 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknofications@resurgent.com	Jan 11 2023 00:23:09	LVNV Funding, LLC its successors and assigns as as, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ssa.bankruptcy@ssa.gov	Jan 11 2023 00:05:00	United States of America, c/o Social Security Administration, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
14674439	^ MEBN	Jan 11 2023 00:01:58	Apex Asset Mgt., 2501 Oregon Pike, Ste 120, Lancaster, PA 17601-4890
14674440	+ Email/Text: EBN_IndianapolisIMC@receivemoremp.com	Jan 11 2023 00:06:00	Berks Credit & Collections, 900 Corporate Dr., Reading, PA 19605-3340
14674441	+ Email/Text: matthartweg@cbjcredit.com	Jan 11 2023 00:05:00	CBJ Credit Recovery, 117 W 4th St., Jamestown, NY 14701-5005
14674446	+ EDI: AMINFOFP.COM	Jan 11 2023 04:54:00	First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
14674447	EDI: JEFFERSONCAP.COM	Jan 11 2023 04:54:00	Jefferson Capital Systems, PO Box 7999, Saint Cloud, MN 56302

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jan 10, 2023

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14674442	EDI: JPMORGANCHASE	Jan 11 2023 04:54:00	Chase Auto Finance, PO Box 901003, Fort Worth, TX 76101
14733939	EDI: JPMORGANCHASE	Jan 11 2023 04:54:00	JPMorgan Chase Bank, N.A., PO BOX 29505 AZ1-1191, Phoenix, AZ 85038-9505
14738341	Email/PDF: resurgentbknofications@resurgent.com	Jan 11 2023 00:10:08	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14674449	+ Email/Text: correspondence.raleigh@oorcm.com	Jan 11 2023 00:04:00	Optimum Outcomes, PO Box 58015, Raleigh, NC 27658-8015
14770252	+ Email/Text: ssa.bankruptcy@ssa.gov	Jan 11 2023 00:05:00	Social Security Administration, Office of the General Counsel, 300 Spring Garden St, 6th Fl., Philadelphia, PA 19123-2924
14674451	+ Email/Text: ssa.bankruptcy@ssa.gov	Jan 11 2023 00:05:00	Social Security Administration, Office of Central Operations, 1500 Woodlawn Drive, Baltimore, MD 21241-0001
14747974	^ MEBN	Jan 11 2023 00:04:04	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14674452	Email/Text: bankruptcytn@wakeassoc.com	Jan 11 2023 00:04:00	Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
14674444	*+	Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
14674445	*+	Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
14674450	##+	Rosa L. Wolfe, 1199 Eagle Furnace Road, Knox, PA 16232-4315

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK N.A. bnicholas@kmlawgroup.com
Jill Locnikar	

District/off: 0315-1

User: auto

Page 3 of 3

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on behalf of Creditor United States of America jill.locnikar@usdoj.gov
patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Richard P. Gainey

on behalf of Plaintiff Brian W. Wolfe richard.gainey@comcast.net difatta1015@comcast.net

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Samuel M. DiFatta

on behalf of Debtor Brian W. Wolfe difatta1015@comcast.net richard.gainey@comcast.net;difattasr89351@notify.bestcase.com

TOTAL: 6